Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Document Page 1 of 64

Debtor 1 Endalin Case number tif known! First Name Middle Nam Last Name Parks: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. 1 Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ☐ No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **1** 1-49 1,000-5,000 18. How many creditors ] 25,001-50,000 50-99 do you estimate that 5,001-10,000 50,001-100,000 100-199 you owe? 10,001-25,000 More than 100,000 <u>] 200-999</u> \$0-\$50,000 \$1,000,001-\$10 million 3500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million estimate your assets \$1,000,000,001-\$10 billion to be worth? **5100,001-\$500,000** \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion **☑** \$ó-\$50,000 \$1,000,001-\$10 million 20. How much do you \$500,000,001-\$1 billion \$50,001-\$100,000 \$10,000,001-\$50 million estimate your \$1,000,000,001-\$10 billion liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7 Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Endalin Brown Signature of Debtor 1 Signature of Debtor 2 Executed on Executed on

MM / DD / YYYY

MM / DD / YYYY

## Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main

		Docui	ment Page	e 2 of 64		
Fill in this inform	ation to identify your cas	en -				
Debtor 1	Endalin	· · · · · · · · · · · · · · · · · · ·	Brown	~~~		
Debtor 2	First Name	Middle Name	Last Name			
(Spouse, if filing	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)	MANAGEMENT.		(State)			
Official F	orm 106De	C		***************************************		Check if this is an amended filing
Declarat	ion About a	– n Individual Del	btor's Sch	edules		12/15
property by frau 1519, and 3571.	d in connection with a	ile bankruptcy schedules or i bankruptcy case can result ir	amended schedules 1 fines up to \$250,00	. Making a fals 10, or imprisonr	e statement, concealing propert ment for up to 20 years, or both.	sy, or obtaining money or 18 U.S.C. §§ 152, 1341,
Did you pa	y or agree to pay some	one who is NOT an attorney	to help you fill out b	ankruptcy form	ns?	
. Securit	ame of person		•••	ptcy Petition Pre icial Form 119).	eparer's Notice, Declaration, and	:
	aity of perjury, I declare	e that I have read the summar	y and schedules file	ed with this dec	laration and	
/s/ Endalin	Brown Mo	al Brown	*	(D.1)		

Signature of Debtor 2

MM/DD/YYYY

Date

🗴 /s/ Endalin Brown Signature of Debtor 1

Date 7/22/2016

MM/DD/YYYY

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Document Page 3 of 64 Endalin Brown Case number (if known) First Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. ✓ No. Yes. Fill in the details below. Date issued Name MM/DD/YYYY Number Street City State Zip Code Paris 2: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor Signature of Debtor 2 Date Date 7/22/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ✓ No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Yes. Name of person

Attach the Bankruptcy Petition Preparer's Notice,

Declaration, and Signature (Official Form 119).

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Document Page 4 of 64

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Brown, Endalin	Case No		
<del></del>	Debtor(s)	Vase IVO		
		Chapter.	Chapter13	
	VERIFIC	CATION OF CREDITOR MAT	RIX	
•	The above named Debtors hereby verify th	nat the attached list of creditors is true a	and correct to the best of their knowledge	
Date:	7/22/2016	/s/ Brown, Endalin Brown, Endalin Signature of Debtor	Endal Bur	

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Document Page 5 of 64

Dahi	1	Constalin		Page 5 of 64	
Debi	OF 1	Endalin First Name Middle Name	Brown Last Name	Case number (if known)	<del></del>
16.	Cald	culate the median family income that applies to	you. Follow these steps:		
	16a.	Fill in the state in which you live.	Illinois		
	16b.	Fill in the number of people in your household.	2		
	16c.	Fill in the median family income for your state and To find a list of applicable median income amount also be available at the bankruptcy clerk's office.		specified in the separate instructions for this form. This list may	\$63,896.00
17.	Hov	v do the lines compare?			
	17a.	Line 15b is less than or equal to line 16c. On t <i>U.S.C.</i> § 1325(b)(3). <b>Go to Part 3</b> . Do NOT	he top of page 1 of this fo fill out <i>Calculation of Disp</i>	rm, check box 1, Disposable income is not determined under 11 nosable Income (Official Form 122C-2).	
	17b.	Line 15b is more than line 16c. On the top of p 1325(b)(3). Go to Part 3 and fill out Calcul current monthly income from line 14 above.	age 1 of this form, check lation of Disposable Inc	box 2, Disposable income is determined under 11 U.S.C. § come (Official Form 122C-2). On line 39 of that form, copy your	
Pani	G (	Calculate Your Commitment Period Un	der 11 U.S.C. §132	5(b)(4)	
18.	Сор	y your total average monthly income from line	11.		\$700.00
19.	Ded com	uct the marital adjustment if it applies. If you ar mitment period under 11 U.S.C. § 1325(b)(4) allows	re married, your spouse is you to deduct part of your	not filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	
	19a.	If the marital adjustment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b.	Subtract line 19a from line 18.			\$700.00
20.	Calc	culate your current monthly income for the year	. Follow these steps:		***************************************
	20a.	Copy line 19b.			\$700.00
		Multiply by 12 (the number of months in a year).			x 12
	20b.	The result is your current monthly income for the year	ear for this part of the form	n.	\$8,400.00
	20c.	Copy the median family income for your state and s	size of household from line	e 16c.	\$63,896.00
21.	How	do the lines compare?			
		Line 20b is less than line 20c. Unless otherwise orde period is 3 years. Go to Part 4.	ered by the court, on the to	op of page 1 of this form, check box 3, The commitment	
		Line 20b is more than or equal to line 20c. Unless ot commitment period is 5 years. Go to Part 4.	therwise ordered by the co	ourt, on the top of page 1 of this form, check box 4, The	
2an	4, 5	Sign Below			
		By signing here, I declare under penalty of perjury the	hat the information on this	statement and in any attachments is true and correct.	
		🗶 /s/ Endalin Brown		* Endol-Born	
		Signature of Debtor 1		Signature of Debtor 2	
		Date 7/22/2016 MM/DD/YYYY		Date MM/DD/YYYY	
		If you checked 17a, do NOT fill out or file Form 122			

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main **P**age 6 of 64 Fill in this information to identify your case: United States Bankruptcy Court for the: Northern District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/15 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case — and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Identify Yourself **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): **Endalin** 1. Your full name First name First name Write the name that is on your government-issued Middle name Middle name picture identification (for example, your driver's **Brown** license or passport Last name Last name Bring your picture Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) identification to your meeting with the trustee. 2. All other names you have used in the last First name First name 8 years Middle name Middle name Include your married or maiden names. Last name Last name First name First name Middle name Middle name

3. Only the last 4 digits

Security number or federal Individual

of your Social

Taxpayer Identification number (ITIN) Last name

XXX - XX- 7719

9 xx - xx-

Last name

XXX - XX-

9 xx - xx-

OR

EndalinCase 16-23724 Doc 1 Filed 07\$25/16 Entered 07/25/16 (144):42:40 Desc Main Debtor 1 Page 7 of 64 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 1158-4 N. Cleveland Avenue Number Street Number Street 60610 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Debtor 1 EndalinCase 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 Abbi-42:40 Desc Main

First Name Document Page 8 of 64

Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Page 9 of 64 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have  $\overline{\phantom{a}}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

EndalinCase 16-23724

Doc 1

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First Name

Middle Name

Document Page 10 of 64

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

#### **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this about credit bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of counseling. completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, The law requires that that you developed with the agency. that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this counseling before you bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of file for bankruptcy. completion. completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment following choices. If plan, if any. plan, if any. you cannot do so, you are not eligible to I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from file. an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and If you file anyway, exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. the court can dismiss your case, you will To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, lose whatever filing attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to fee you paid, and obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required your creditors can you to file this case. you to file this case. begin collection activities again. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental Incapacity. Incapacity. I have a mental illness or a mental deficiency that makes me incapable of deficiency that makes me incapable of realizing or making rational decisions realizing or making rational decisions about finances. about finances. Disability. My physical disability causes me to be Disability. My physical disability causes me to be unable to participate in a briefing in unable to participate in a briefing in person, by phone, or through the person, by phone, or through the internet, even after I reasonably tried to internet, even after I reasonably tried to Active duty. Active duty. I am currently on active military duty in a I am currently on active military duty in a military combat zone. military combat zone. If you believe you are not required to receive a briefing about If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit credit counseling, you must file a motion for waiver of credit

counseling with the court.

counseling with the court.

Page 11 of 64 Document not be a second of the contract of th **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Endalin Brown Signature of Debtor 2 Signature of Debtor 1 Executed on 7/25/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Endalin Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 (1442:40 Desc Main First Name Documentum Page 12 of 64

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rect.		
/s/ Mike Miller		Date 7/25/2016
Signature of Attorney for Debtor		MM / DD / YYYY
Mike Miller		
Printed name		
Semrad Law Firm		
Firm name		
20 S. Clark Street		
Street		
28th Floor		
Chicago	Illinois	60603
City	State	Zip Code
Contact phone 3122844902		Email address
		Illinois
Bar number		State

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main

Fill in this information to identify your case:							
Debtor 1	Endalin		Brown				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filir	ng) First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Check if this is ar
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

our original forms, you must fill out a new Summary and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$1,600.00
1c. Copy line 63, Total of all property on Schedule A/B	\$1,600.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
<ol> <li>Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)</li> <li>Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D</li> </ol>	\$1,025.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,749.07
Your total liabilities	\$12,774.07
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$1,557.00
Schedule J: Your Expenses (Official Form 106J)  Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,432.00

Debtor 1 EndalinCase 16-23724 Doc 1 Filed 07 25/16 Entered 07/25/16 (1/42:40 Desc Main Docume Name Docume Name Page 14 of 64

Par	t4: Answer These Questions for Administrative and Statistical Records							
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?							
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
	✓ Yes.							
7. <b>\</b>	What kind of debt do you have?							
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prim family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.							
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit						
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from C Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$700.00					
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:							
	From Part 4 on Schedule E/F, copy the following:	Total claim						
	9a. Domestic support obligations (Copy line 6a.)	\$0.00						
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00						
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. (Copy line 6f.)	\$0.00						
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00						
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00						
	9g. <b>Total.</b> Add lines 9a through 9f.	\$0.00						

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Endalin Debtor 1 Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

Debtor 1 EndalirCase 16-23724 Doc 1	Filed 07/25/16 Entered 07/25/16	6 Aut. 42:40 Desc Main
First Name Middle Name  1.3  Street address, if available, or other description	Document Page 16 of 64  What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the Current value of the
Number Street	Condominium or cooperative  Manufactured or mobile home  Land Investment property	entire property? portion you own?  Describe the nature of your ownership
City State Zip Code	Timeshare Other Who has an interest in the property? Check one.	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.  Check if this is community property
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	(see instructions)
	Other information you wish to add about this item, property identification number: all of your entries from Part 1, including any entries ere.	for pages
vou own that someone else drives. If you lease a vehicle, a 3. Cars, vans, trucks, tractors, sport utility vehicles, motor No	t in any vehicles, whether they are registered or not? I also report it on Schedule G: Executory Contracts and Unex cycles	
Yes 3.1 Make Model: Year:	Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?  Current value of the portion you own?
3.2 Make  Model:  Year:	Who has an interest in the property? Check one.  Debtor 1 only	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.
Approximate mileage:  Other information:	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Current value of the entire property?  Current value of the portion you own?

otor 1	EndalinCase 16-23724 Doc		6o/i6uknbw442: <u>40 Des</u>	<u>c main</u>
	First Name Middle Nar	Document Page 17 of 64		
3.3	Make	Who has an interest in the property? Check		laims or exemptions. Put
	Model:	one.	•	ed claims on Schedule D:
	Year:	_ Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		
		Check if this is community property (see		
		instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured c	laims or exemptions. Put
	Model:	one.	the amount of any secure	ed claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Cla	aims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
		At least one of the debtors and another		<u> </u>
		Check if this is community property (see		
Exa		instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories		
Exa	mples: Boats, trailers, motors, personal wate  No  Yes  Make	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check	Do not deduct secured c	laims or exemptions. Put ed claims on <i>Schedule D</i> :
Exa	mples: Boats, trailers, motors, personal wate No Yes	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.	Do not deduct secured countries amount of any secure	laims or exemptions. Put ed claims on <i>Schedule D:</i> aims Secured by <i>Property</i> .
Exa	mples: Boats, trailers, motors, personal water  No Yes  Make Model:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.	Do not deduct secured c the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: aims Secured by Property.
Exa	mples: Boats, trailers, motors, personal water  No Yes  Make  Model: Year: Approximate mileage:	instructions)  d other recreational vehicles, other vehicles, and access recraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only  Debtor 2 only	Do not deduct secured c the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the
Exa	mples: Boats, trailers, motors, personal water  No Yes  Make  Model: Year:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured c the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: aims Secured by Property.
Exa	mples: Boats, trailers, motors, personal water  No Yes  Make  Model: Year: Approximate mileage:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured c the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the
Exa	mples: Boats, trailers, motors, personal water  No Yes  Make  Model: Year: Approximate mileage:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured c the amount of any secure Creditors Who Have Cla Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors, personal water  No Yes  Make  Model: Year: Approximate mileage:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the de	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  Laims or exemptions. Put
4.1	mples: Boats, trailers, motors, personal water No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D:
4.1	mples: Boats, trailers, motors, personal water No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	instructions)  d other recreational vehicles, other vehicles, and access recraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: aims Secured by Property  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D:
4.1	mples: Boats, trailers, motors, personal water No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure	ed claims on Schedule D: edims Secured by Property  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D:
4.1	mples: Boats, trailers, motors, personal water No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  daims or exemptions. Put ed claims on Schedule D: aims Secured by Property.
4.1	mples: Boats, trailers, motors, personal water  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	instructions)  d other recreational vehicles, other vehicles, and access ercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the
4.1	mples: Boats, trailers, motors, personal water  No Yes  Make Model: Year: Approximate mileage:  Other information:  Make Model: Year: Approximate mileage:	instructions)  d other recreational vehicles, other vehicles, and access recraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property?  Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ed claims on Schedule D: aims Secured by Property.  Current value of the

Debtor 1 Endalin Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 (Mali A2:40 Desc Main First Name Document Page 18 of 64

Part 3: Describe	e Your Personal and Household Items	
Do you own or	have any legal or equitable interest in any of the following items?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
6. Household god	ods and furnishings	
Examples: Major a	appliances, furniture, linens, china, kitchenware	
☐ No		
Yes. Describe	USED FURNITURE	\$550.00
7. Electronics Examples: Televis	ions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
☐ No		
✓ Yes. Describe	USED ELECTRONICS	\$650.00
8. Collectibles of	value	
	es and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; coin, or baseball card collections; other collections, memorabilia, collectibles	
<b>✓</b> No		
Yes. Describe		
Examples: Sports	sports and hobbies photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes yaks; carpentry tools; musical instruments	
V No	yano, ociponity toolo, madical not amonto	
Yes. Describe		
10. Firearms Examples: Pistols	rifles, shotguns, ammunition, and related equipment	
<b>✓</b> No		
Yes. Describe		
11. Clothes Examples: Everyo	ay clothes, furs, leather coats, designer wear, shoes, accessories	
Yes. Describe	USED CLOTHING	
Too. Becombe	OGED GEOTTING	\$350.00
<b>12. Jewelry</b> Examples: Everydagold, s	ay jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, ilver	
<b>✓</b> No		
Yes. Describe		
13. Non-farm anir Examples: Dogs,	nals cats, birds, horses	
<b>✓</b> No		
Yes. Describe		
	sonal and household items you did not already list, including any health aids you did not list	
✓ No		
Yes. Describe		
	value of all of your entries from Part 3, including any entries for pages you have attached hat number here	\$1550.00

Doc 1 Filed 07\$25/16 Entered 07\$25/16 @42:40 Desc Main EndalinCase 16-23724 Debtor 1 Document Page 19 of 64

**Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: CitiBank \$50.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Official Form 106A/B Schedule A/B: Property page 5

Deb	tor 1	EndalirCase 16 First Name	5-23724	Doc 1	Filed 07#25/16 Document	<u>Entered</u> @7/25/116/1/16 Page 20 of 64	42: <u>40</u>	Desc Main
20.	Neg Non-	otiable instruments in	clude person	al checks, cas you cannot tra	egotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	able instruments otes, and money orders.		
21.	Exar	irement or pension mples: Interests in IR No Yes. List each account separately.		ount: nilar plan:	103(b), thrift savings accour Institution name:	ats, or other pension or profit-sharing	plans	
			Retirement at Keogh: Additional a	ccount:				
22.	Your Exar com		leposits you havith landlords,  Electric:  Gas:  Heating oil:	ave made so the prepaid rent, prepaid rent, prepaid rent, prepaid rental to the consist on rental to the consist of the consist on rental to the c	Institution name:	e or use from a company water), telecommunications		
23.	$\overline{\mathbf{A}}$	nuities (A contract for No Yes		yment of mone	ey to you, either for life or fo	a number of years)		

Debt	or 1	EndalirCase 16 First Name	6-23724	Doc 1 Middle Name			Entered @7/25/16 Page 21 of 64	6 Abi42: <u>40</u>	Desc Main
24.		erests in an educati U.S.C. §§ 530(b)(1),			qualified AB	LE progra	m, or under a qualified sta	te tuition program.	
		No Institution	n name and de	escription. Sep	arately file the ı	records of a	any interests.11 U.S.C. § 521(	c):	
25.		ısts, equitable or fu ercisable for your be		s in property	(other than a	nything lis	ted in line 1), and rights or	powers	
		No Yes. Describe							
26.	Patents, copyrights, trade secrets, and other intellectual property  Examples: Internet domain names, websites, proceeds from royalties and licensing agreements  No								
27.	Lic	Yes. Describe enses, franchises, a	and other ge	neral intangik	oles				
						ation holdir	ngs, liquor licenses, professio	nal licenses	
Mor	ney	or property ow	ed to you?						Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Тах	refunds owed to yo	ou						stame of oxemptions.
	<b>✓</b>	No Yes. Give specific inf about them, inc you already file	cluding whethe	er				Federal:	<u>\$0.00</u> \$0.00
		and the tax yea						Local:	\$0.00
29.		nily support mples: Past due or lur	mp sum alimor	ny, spousal sup	pport, child supp	oort, mainte	nance, divorce settlement, pro	pperty settlement	<del>.</del>
		No Yes. Give specific inf	forma ation					Alimony:	\$0.00
	_	res. Give specific in	omalion					Maintenance:	\$0.00
								Support:	\$0.00
								Divorce settlement:	\$0.00
								Property settlement	: \$0.00
30.			s, disability insu		nts, disability be made to someo		pay, vacation pay, workers' co	mpensation,	
	<b>✓</b>	No							
		Yes. Describe							

Debt	tor 1	EndalinCase 16 First Name	6-23724	Doc 1 Middle Name	Filed 07/25/16 Document	<u>Entered</u> @₮⁄Ձ5⁄⋈ Page 22 of 64	L66 @Labi42: <u>40 D</u>	esc Main
31.		rests in insurance   mples: Health, disabi		rance; health		edit, homeowner's, or rente	r's insurance	
		No Yes. Name the insur of each policy and lis	. ,		Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment  Examples: Accidents, employment disputes, insurance claims, or rights to sue  No  Yes. Describe							
34.	Othe to se		unliquidated	claims of ev	very nature, including co	unterclaims of the debtor	and rights	
35.	<b>✓</b>	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-			es for pages you have att		\$50.00
Part	5:	Describe Any B	Business-Ro	elated Pro	perty You Own or Ha	ave an Interest In. Lis	st any real estate in	n Part 1.
37.	Do y	ou own or have an	ıy legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	<b>✓</b>	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.		ce equipment, furn mples: Business-rela			odems, printers, copiers, fa	x machines, rugs, telephone	es, desks, chairs, electroni	ic devices
		No Yes. Describe						

Deb	tor 1 EndalinCase 16	o-23/24 Doc 1	Filed 0/Bz/5b/16	<u>Entered</u> ©≉∮≥⁄b⁄ni	± <b>6</b> 0 (i£knbw4) 2: <u>40                                    </u>	<u>esc main</u>							
40.	First Name Middle Name Documatiname Page 23 of 64  0. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade												
	✓ No												
	Yes. Describe												
41.	Inventory												
	✓ No												
	Yes. Describe												
42.	Interests in partnershi	ps or joint ventures											
	✓ No		Name of outitur		% of ownership:								
	Yes. Give specific information about them		Name of entity:		% of ownership.								
43. (	Customer lists. mailing	lists, or other compilation	ns										
	No	,	-										
		clude personally identifiable	information (as defined in 1	1 U.S.C. § 101(41A))?									
	□ No	, ,	,	3 ( "/									
	Yes. Descr	ihe											
	_												
44.	Any business-related p	property you did not alread	dy list										
	No												
	Yes. Give specific information												
	iriioimation	•											
						<del></del>							
	dd the dollar value of al art 5. Write that number	to a single	rt 5, including any entries	for pages you have attach	ned ▶								
Part		Farm- and Commerci	al Fishing-Related Pi Part 1.	operty You Own or F	lave an Interest In								
46.	Do you own or have a	ny legal or equitable inter	est in any farm- or comme	ercial fishing-related prop	erty?								
	✓ No. Go to Part 7.					Current value of the							
	Yes. Go to line 47.					portion you own? Do not deduct secured claims or exemptions							
47.	Farm animals Examples: Livestock, pour	ultry, farm-raised fish											
	<b>✓</b> No												
	Yes. Describe												

Debt	or 1 EndalinCase :	16-23724	Doc 1 Middle Name	Filed 07#25 Document		Entered @74 Page 24 of 6	25/116/14142: <u>40</u> 4	Desc	Main
48.	Crops-either growin	g or harvested		Doddinon	•	1 ago 2 1 01 0			
	<b>✓</b> No								
	Yes. Describe							_	
49.	Farm and fishing eq	uipment, imple	ments, machi	inery, fixtures, and	d tools	s of trade			
	<b>✓</b> No								
	Yes. Describe							_	
50.	Farm and fishing su	pplies, chemica	ls, and feed						
	<b>✓</b> No								
	Yes. Describe							_	
51.	Any farm- and comm	nercial fishing-re	elated proper	ty you did not alre	ady li	st			
	<b>✓</b> No								
	Yes. Describe							_	
<b>50.4</b>	III dha a Iallan a a la a	-11 - 6	f D1	0 ! ! !					
	dd the dollar value of art 6. Write that numb								
								_	
Part					in TI	hat You Did Not I	List Above		
53.	Do you have other p Examples: Season tick			ot already list?					
	√ ✓ No		<u>'</u>						
	Yes. Give specific								
	information								
54 A	dd the dollar value of	all of your optri	os from Part	7 Write that numb	or ho	ro			
54. A	dd the dollar value of	all of your entri	es from Part	7. write that numb	oer ne	re		. •	
Part	8: List the Total	s of Each Pa	rt of this F	orm					
55. F	Part 1: Total real estat						<b>&gt;</b>		
1	eart 2 total vehicles, li		itomo lino 1E	<del></del>					
	art 3: Total personal		items, ine 15	<u>\$1</u> :	550.00	)			
	art 4: Total financial a			<u>\$5</u>	0.00				
	Part 5: Total business			_					
	art 6: Total farm- and	_		e 52 —					
	Part 7: Total other pro	-		_			1		
62. <b>T</b>	otal personal proper	t <b>y.</b> Add lines 56 th	nrough 61	<u>\$1</u>	600.00	)	Copy personal property to	otal ▶	+ \$1600.00
							2 22 possonial property to	J	
63. <b>T</b> c	otal of all property on	Schedule A/B.	Add line 55 + I	line 62					\$1600.00

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Amount of the exemption you claim Brief description of the property and line Current value of Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$50.00 description: CitiBank  $\overline{\mathbf{v}}$ Line from 100% of fair market value, up to any Schedule A/B: applicable statutory limit Brief 735 ILCS 5/12-1001(b) **USED FURNITURE** \$550.00 description: \$0 Line from 100% of fair market value, up to any Schedule A/B: 06 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Debtor 1 EndalinCase 16-23724 Doc 1 Filed 07/25/16 Entered @7/25/16 @1/25/16 @1/25/16 Desc Main

| First Name | Document Name

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$350.00 **✓ USED CLOTHING** description: \$0 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$650.00  $\checkmark$ description: **USED ELECTRONICS** Line from 100% of fair market value, up to any Schedule A/B: 07

applicable statutory limit

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column B Column C Column A each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports portion value of collateral. this claim If any MONTEREY FINANCIAL SVC \$1,025.00 \$0.00 \$1,025.00 Describe the property that secures the claim: Creditor's Name 4095 AVENIDA DE LA PLATA 012 InstallmentLoan As of the date you file, the claim is: Check all that apply. Contingent OCEANSIDECalifornia 92056 Unliquidated State 7IP Code Who owes the debt? Check one. Disputed ✓ Debtor 1 only Nature of lien. Check all that apply. Debtor 2 only An agreement you made (such as mortgage or Debtor 1 and Debtor 2 only secured car loan) At least one of the debtors and Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Check if this claim relates to a community debt Date debt was incurred 1/1/2011 Other (including a right to offset) 1483 Last 4 digits of account

here:

\$1,025.00

Add the dollar value of your entries in Column A on this page. Write that number

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Filed 07\$25/16 Entered 07\$25/16 (142:40 Desc Main Doc 1 EndalinCase 16-23724 Debtor 1 Docum่ซีที่เ<sup>me</sup> Page 29 of 64 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Bank of America \$1,200.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 26078 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Greensboro North Carolina 27420 Unliquidated Citv Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt **NSF Checking** Other. Specify\_ Is the claim subject to offset? **✓** No Yes **CAINE & WEINER** \$154.00 Last 4 digits of account number 2427 Nonpriority Creditor's Name PO BOX 5010 When was the debt incurred? 3/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent WOODLAND California 91365 Unliquidated HILLS State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL CREDITOR: ICE MOUNTAIN SPRING **V** Is the claim subject to offset? Other. Specify WATER **✓** No Yes 4.3 Capital One \$311.00 Last 4 digits of account number 7364 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 10/1/2012 Number As of the date you file, the claim is: Check all that apply. Contingent 84130 Salt Lake Cty Utah Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts

✓ No Yes

Is the claim subject to offset?

Other. Specify

CreditCard

Debtor 1 Endalin Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 Activ42:40 Desc Main
First Name Document Page 30 of 64

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 EndalinCase 16-23724 Doc 1 First Name Middle Name

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CCI Nonpriority Creditor's Name 501 Greene Street # 302 Number Street	Last 4 digits of account number 6739  When was the debt incurred? 3/1/2013  As of the date you file, the claim is: Check all that apply.	\$842.00
	Augusta Georgia 30901 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL CREDITOR: 10 PEOPLES GAS LIGHT Other. Specify AND COKE	
4.5	Chase Bank Nonpriority Creditor's Name P.O. Box 659732 Number Street  San Antonio Texas 78265 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number	\$0.00
4.6	City of Chicago Department of Revenue Nonpriority Creditor's Name 121 North LaSalle Street Number Street	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent	\$1,600.00
	Chicago Illinois 60602 City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Unliquidated	

Deb	tor 1 EndalinCase 16-23724	Doc 1	Filed 07\$25/16	<u>Entered</u> @7/25/166	kabw442: <u>40</u>	Desc Main
	First Name	Middle Name	Document notice the contract of the contract o	Page 31 of 64		
Part	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Total claim					
4.7	CONVERGENT OUTSOURCING		loot	1 digits of account number	4120	\$210.00

	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	CONVERGENT OUTSOURCING Nonpriority Creditor's Name Po Box 9004 Number Street  Renton Washington 98057 City Outstanding Outstan	Last 4 digits of account number 4120  When was the debt incurred? 7/1/2015  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated	\$210.00
	City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL Other. Specify CREDITOR: COMCAST	
4.8	CREDENCE RESOURCE MANA  Nonpriority Creditor's Name  17000 DALLAS PKWY STE 20  Number Street   DALLAS Texas 75248  City State Zip Code  Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred? 4/1/2016  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CREDITOR: AT T	\$798.00
4.9	CREDITORS COLLECTION B Nonpriority Creditor's Name 755 ALMAR PKWY Number Street  BOURBONNAIS Illinois 60914 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No	Last 4 digits of account number 3274  When was the debt incurred? 11/1/2015  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  001 Collection; Collecting for ORIGINAL CREDITOR: MEDICAL PAYMENT	\$64.00
	Yes	Other. Specify DATA	

Doc 1 Filed 07/25/16 Entered 07/25/16 /14:42:40 Desc Main EndalinCase 16-23724 Debtor 1

Document Page 32 of 64 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **Duvera Financial** \$400.00 Last 4 digits of account number Nonpriority Creditor's Name 1910 Palomar Point Way # 101 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Carlsbad California 92008 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify loan Is the claim subject to offset? **✓** No Yes 4.11 I C SYSTEM INC \$656.00 Last 4 digits of account number 5001 Nonpriority Creditor's Name PO BOX 64378 11/1/2012 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 55164 SAINT PAUL Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 001 Collection; Collecting for ORIGINAL Is the claim subject to offset? Other. Specify\_ CREDITOR: ŘCN **✓** No ☐ Yes Illinois Department of Human & Family Services 4.12 \$3,476.07 Last 4 digits of account number Nonpriority Creditor's Name 509 S. 6th St. When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Springfield Illinois 62701 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts

**✓** No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify overpayment of SNAP grant

Debtor 1 Endalir Case 16-23724 Doc 1 Filed 07 \$25/16 Entered 07 \$25/16 (1/4) \$42:40 Desc Main First Name Document Page 33 of 64

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.  Total claim				
4.13	NTL ACCT SRV Nonpriority Creditor's Name 1246 University # 421 Number Street	Last 4 digits of account number 5714  When was the debt incurred? 12/1/2012  As of the date you file, the claim is: Check all that apply.	\$260.00		
	Saint Paul Minnesota 55104 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Collection; Collecting for ORIGINAL Other. Specify CREDITOR: FIFTH THIRD BANK			
4.14	NTL ACCT SRV Nonpriority Creditor's Name 1246 University # 421 Number Street  Saint Paul Minnesota 55104 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Hast 4 digits of account number 2298  When was the debt incurred? 12/1/2012  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated  Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Collection; Collecting for ORIGINAL CREDITOR: FIFTH THIRD BANK	\$65.00		
4.15	Snap Finance LLC Nonpriority Creditor's Name PO Box 26561 Number Street  Salt Lake City Utah 84126 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number  When was the debt incurred?	\$400.00		

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Part 2: Your NONPRIORITY Unsecured Claims - Cont	2: Your NONPRIORITY Unsecured Claims - Continuation Page				
After listing any entries on this page, number them beginn	ning with 4.5, followed by 4.6, and so forth.	Total claim			
4.16 VERIZON Nonpriority Creditor's Name NATIONAL RECOVERY P.O. BOX 26055 Number Street	Last 4 digits of account number 4650 \$1,3  When was the debt incurred? 4/1/2016  As of the date you file, the claim is: Check all that apply.				
MINNEAPOLIS Minnesota 55426 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  ☐ Debtor 2 only  ☐ Debtor 1 and Debtor 2 only  ☐ At least one of the debtors and another  ☐ Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  ☐ Yes	Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar de ✓ Other. Specify InstallmentLoan				

st Name Middle Name Documername Page 35 of 64

60604

Zip Code

Illinois

State

Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Linebarger Goggan Blair & Sampson LLP On which entry in Part 1 or Part 2 did you list the original creditor? PO Box 06152 of (Check one): Part 1: Creditors with Priority Unsecured Claims Number Street Part 2: Creditors with Nonpriority Unsecured Illinois 60606 Chicago Last 4 digits of account number Zip Code City State Arnold Scott Harris PC On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check one): Part 1: Creditors with Priority Unsecured Claims 111 W Jackson # 600 Number Street ✓ Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Chicago

City

Debtor 1 Endalin Case 16-23724 Doc 1 Filed 07625/16 Entered 07/25/16 (1/42):40 Desc Main First Name Document Plane Page 36 of 64

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.					
	7	Total claims			
Total claims from Part 1	6a. Domestic support obligations. 6a.	\$0.00			
nom rait i	6b. Taxes and certain other debts you owe the government 6b.	\$0.00			
	6c. Claims for death or personal injury while you were intoxicated 6c.	\$0.00			
	6d. Other. Add all other priority unsecured claims. Write that amount here.	\$0.00			
	6e. Total. Add lines 6a through 6d. 6e.	\$0.00			
	T	Total claims			
Total claims from Part 2	6f. Student loans 6f.	\$0.00			
	6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims	\$0.00			
	6h. Debts to pension or profit-sharing plans, and other similar 6h. debts	\$0.00			
	6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.	\$11,749.07			
	6j. Total. Add lines 6f through 6i. 6j.	\$11,749.07			

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Ses. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or cor	npany with whom you have th	he contract or lease	State what the contract or lease is for
2.1	Holsten Manage Name	ment		Residential Lease, Debtor is Lessee,
	1040 W Montrose Number	e Ave Street		Month to Month
	Chicago City	Illinois State	60613 Zip Code	

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible, if two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)  $\square$ Nο Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Yes. In which community state or territory did you live? \_\_\_\_ \_\_\_\_\_ Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent

Zip Code

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filling with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F

(Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

State

Number Street

Citv

Column 1: Your codebtor

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name An amended filing Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** Employed Employed If you have more than one ✓ Not Employed Not Employed job, attach a separate page with Occupation information about additional employers. Employer's name Include part time, seasonal, **Employer's address** Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. Zip Code Zip Code How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse

3.

\$0.00

+ \$0.00

\$0.00

2. List monthly gross wages, salary, and commissions (before all payroll

3. Estimate and list monthly overtime pay.

4. Calculate gross income. Add line 2 + line 3.

deductions.) If not paid monthly, calculate what the monthly wage would be.

Entered @7625/166 11.4.2:40 Debtor 1 EndalinCase 16-23724 Doc 1 <u>Filed 07≰25√16</u> First Name Middle Name Documentame Page 40 of 64 For Debtor 2 or For Debtor 1 non-filing spouse \$0.00 Copy line 4 here 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$0.00 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$0.00 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$200.00 80 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$857.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$500.00 Specify: Food Assistance Programs Income 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 \$1,557.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$1,557.00 \$1,557.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$1.557.00 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Endalin Debtor 1 Brown First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age No. Child 5 years ✓ Yes. 3. Do your expenses include **✓** No expenses of people other than yourself and your dependents? Part 2: **Estimate Your Ongoing Monthly Expenses** Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) Your expenses 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$265.00 any rent for the ground or lot. 4. 4 If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00 4c.

\$0.00

4d.

4d. Homeowner's association or condominium dues

EndalinCase 16-23724 Doc 1

Document Page 42 of 64 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$150.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: CELL PHONE \$65.00 6d 7. Food and housekeeping supplies \$585.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$54.00 9. 10. Personal care products and services \$47.00 10. 11. Medical and dental expenses \$50.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$116.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$0.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00

19.

20a

20b

20c

20d

20e

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property

20c. Property, homeowner's, or renter's insurance

20d. Maintenance, repair, and upkeep expenses.

20e. Homeowner's association or condominium dues

20b. Real estate taxes.

Debtor 1	EndalinCase 16-23724 First Name	Doc 1	Filed 07#25/16	Entered 07/25/16 (14)	եմ42: <u>40 Desc Ma</u>	ain
21. <b>Other.</b>	Specify:		Document Document	Page 43 of 64	21	\$0.00
22. Calcu	late your monthly expenses.					\$1,432.00
22a. A	dd lines 4 through 21.					\$0.00
22b. C	copy line 22 (monthly expenses fo	r Debtor 2), if ar	ny, from Official Form 106J	-2		\$1,432.00
22c. A	dd line 22a and 22b. The result is	your monthly e	xpenses.		22.	
23. Calcul	late your monthly net income.					
23a. C	copy line 12 (your combined month	hly income) fron	n Schedule I.		23a	\$1,557.00
23b. C	copy your monthly expenses from I	line 22 above.			23b	\$1,432.00
	ubtract your monthly expenses fro The result is your monthly net inco		income.		23c	\$125.00
24. <b>Do yo</b>	ou expect an increase or decrea	ase in your exp	penses within the year af	er you file this form?		
	xample, do you expect to finish pa gage payment to increase or decr	, , ,				
□ N	No					
<b>✓</b> Y	⁄es					
	Explain here:					
	CHA low income housi	ing				

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

/s/ Endalin Brown

Signature of Debtor 1

MM/DD/YYYY

Date 7/25/2016

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Fill in this information to identify your case: Debtor 1 Endalin Brown First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? **✓** No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 1 lived** Debtor 1: Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 From \_\_\_\_ Number Street Number Street City City State Zip Code State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To City State Zip Code City State Zip Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

✓ No

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

 
 Filed 07/25/16
 Entered 07/25/16 (1/4):42:40
 Desc Main

 Document
 Page 46 of 64
 Doc 1 Debtor 1 EndalinCase 16-23724

First Name

Part 2	Explain	the	Sources	Ωf	Your	Income
Part 2:	⊏xpıaııı	uie	Sources	OI	ioui	mcome

4.	Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.  No Yes. Fill in the details.							
		Debtor 1		Debtor 2				
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)			
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business				
	For last calendar year: (January 1 to December 31,2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business				
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business				
	benefit payments; pensions; rental income; interest and you have income that you received together List each source and the gross income from each of the prosecution of the gross income from each of the gross income	r, list it only once under Debtor	1.		s. If you are filing a joint case			
		Debtor 1		Debtor 2				
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)			
	From January 1 of current year until the date you filed for bankruptcy:	ESTIMATED SOCIAL SECURITY	\$4,878.00					
	the date you med for bankruptcy.	ESTIMATED CHILD SUPPORT	\$1,200.00					
		ESTIMATED LINK	\$3,000.00					
	For last calendar year: (January 1 to December 31, 2015 )	ESTIMATED SOCIAL SECURITY	\$9,756.00					
	YYYY	ESTIMATED CHILD SUPPORT	\$2,400.00					
		ESTIMATED LINK	\$6,000.00					
	For the calendar year before that: (January 1 to December 31, 2014)	ESTIMATED SOCIAL SECURITY	\$9,756.00					
	(January 1 to December 31, 2014 ) YYYY	ESTIMATED CHILD SUPPORT	\$2,400.00					
		ESTIMATED LINK	\$4,704.00					

Debtor 1 Endalin Case 16-23724 Doc 1 Filed 07625/16 Entered 07/25/16 Abd 42:40 Desc Main Document Page 47 of 64

Par	t3: List Certain F	Payments	S You Made Be	fore You Filed for B	ankruptcy				
6.	Are either Debtor 1's	or Debtor	2's debts primaril	y consumer debts?					
			Debtor 2 has prima household purpose		nsumer debts are defined in 1	11 U.S.C. § 101(8) as "incurre	ed by an individual primarily		
	During the 90	) days befor	e you filed for bank	ruptcy, did you pay any crec	litor a total of \$6,425* or more?	?			
	No. Go t	to line 7.							
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
	* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.								
	Yes. Debtor 1 or	Debtor 2 c	or both have prim	arily consumer debts.					
	During the 90	) days befor	e you filed for bank	ruptcy, did you pay any crec	litor a total of \$600 or more?				
	✓ No. Go t	to line 7.							
	Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.								
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for		
	Creditor's Name						Mortgage Car		
	Number Street						Credit card Loan repayment		
	City	State	Zip Code				Suppliers or vendors		
	J <b>,</b>		_р				Other		
	Creditor's Name						Mortgage Car		
	Number Street						Credit card		
							Loan repayment		
	City	State	Zip Code				Suppliers or vendors		
							Other		
	Creditor's Name						☐ Mortgage ☐ Car		
	Number Street						Credit card		
							Loan repayment		
	City	State	Zip Code				Suppliers or vendors		
	- •		1				Other		

Filed 07#25/16 Entered @7/25/16 /141:42:40 Desc Main Doc 1 Debtor 1 Document Page 48 of 64 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment paid payment owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

Debtor 1 EndalinCase 16-23724
First Name Filed 07/25/16 Entered 07/25/16 11/26/12/20 Desc Main Document Page 49 of 64 Doc 1

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

1	Yes. Fill in the details.	-					
	• 111		e of the case	Court or a	agency		Status of the case
	Case title  Case number 2015-M1-300630	Slip ar	nd Fall PI case	Court Nam	ashington Stre	et ago	Pending On appeal Concluded
				City	State	Zip Code	
	Case title	_		Court Nan	ne		Pending On appeal
	Case number	_		Number St	reet		Concluded
				City	State	Zip Code	
				•		· ·	
	No. Go to line 11.  Yes. Fill in the information below.		Describe the pro	pertv		Date	Value of the
			Describe the pro	perty		Date	Value of the property
						Date	
	Yes. Fill in the information below.		Describe the pro			Date	
	Yes. Fill in the information below.  Creditor's Name		Explain what hap	ppened repossessed.		Date	
	Yes. Fill in the information below.  Creditor's Name		Explain what hap Property was Property was	repossessed.		Date	
	Yes. Fill in the information below.  Creditor's Name  Number Street	in Code	Explain what hap  Property was Property was Property was	repossessed. foreclosed. garnished.	or levied.	Date	
	Yes. Fill in the information below.  Creditor's Name  Number Street	Zip Code	Explain what hap  Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.	Date	
	Yes. Fill in the information below.  Creditor's Name  Number Street	žip Code	Explain what hap Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized,	or levied.		property  Value of the
	Yes. Fill in the information below.  Creditor's Name  Number Street  City State Z  Creditor's Name	žip Code	Explain what hap Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, o	or levied.		property  Value of the
	Yes. Fill in the information below.  Creditor's Name  Number Street  City State Z	Zip Code	Explain what hap Property was Property was Property was Property was Property was Explain what hap	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		property  Value of the
	Yes. Fill in the information below.  Creditor's Name  Number Street  City State Z  Creditor's Name	Žip Code	Explain what hap Property was Property was Property was Property was Property was Describe the pro	repossessed. foreclosed. garnished. attached, seized, operty	or levied.		property  Value of the
	Yes. Fill in the information below.  Creditor's Name  Number Street  City State Z  Creditor's Name	Zip Code	Explain what hap Property was Property was Property was Property was Property was Explain what hap	repossessed. foreclosed. garnished. attached, seized, perty  pened repossessed. foreclosed.	or levied.		property  Value of the

Deb	tor 1		<u>:d 07/25/16 Entered</u> 07/25/166 /141:4: ocume:htm Page 50 of 64	2: <u>40 Desc</u>	<u>Main</u>
11.			creditor, including a bank or financial institution, set	off any amounts f	om your
		No Yes. Fill in the details.			
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any o iver, a custodian, or another official?	of your property in the possession of an assignee for	the benefit of cred	itors, a court-appointed
	<b>✓</b>	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	No	ı give any gifts with a total value of more than \$600 pe	er person?	
		Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code  Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			

		First Name Middle Name	Documetne Page 51 of 64		
14.	Witl	nin 2 years before you filed for bankruptcy, did	you give any gifts or contributions with a total value of m	ore than \$600 to	any charity?
	<b>~</b>	No			
	H	Yes. Fill in the details for each gift or contribution.			
	ш	Gifts with a total value of more than \$600	Describe the gifts	Dates you	Value
		per person	Describe the girts	gave the gifts	value
			_		
		Charity's Name	_		
		Number Street	_		
		City State Zip Code	_		
Part	6:	List Certain Losses			
15.			ce you filed for bankruptcy, did you lose anything becaus	e of theft, fire, otl	her disaster, or
	gam	bling?			
	<b>/</b>	No			
	Ħ	Yes. Fill in the details.			
	_	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of property
		how the loss occurred	Include the amount that insurance has paid. List	loss	lost
			pending insurance claims on line 33 of <i>Schedule A/B</i> :		
			Property.		
Part	<b>.</b>	List Certain Payments or Transfers			
	_	No	credit counseling agencies for services required in your bankrup	otoy.	
	⊻	Yes. Fill in the details.			
			Description and value of any property transferred	Date payment or transfer was	Amount of payment
				made	
		Miller, Mike	_ Attorney's Fee - 350.00	7/22/2016	\$350.00
		Person Who Was Paid			\$330.00
		Number Street	_		<del>\$330.00</del>
		Trainibol Circot			φ350.00
					\$550.00
			_		\$550.00
		City State Zip Code	- -		\$550.00
		City State Zip Code	- - -		\$550.00
		City State Zip Code  Email or website address	- - -		\$550.00
		Email or website address	- - -		\$550.00
			-		\$550.00
		Email or website address	-		\$550.00
		Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	- - - -		\$550.00
		Email or website address  Person Who Made the Payment, if Not You	- - - -		\$550.00
		Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid			\$550.00
		Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid			\$330.00
		Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code			\$330.00
		Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street			φ330.00

Debtor 1 Endalin Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 @142:40 Desc Main

		Document Page 52 of			
У	Within 1 year before you filed for bankruptcy, did you deal with your creditors or to make payments Do not include any payment or transfer that you listed o	to your creditors?	pay or transfer any	property to anyone v	who promised to h
Ε.	<b>√</b> No				
֡֜֝֟֜֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֓֡֜֜֓֓֓֓֓֡֜֜֡֓֡֓֡֡֡֡֡֓֡֡֡֡֡֡					
L	Yes. Fill in the details.				
		Description and value of any prop	perty transferred	Date A	mount of paymer
				payment or	
				transfer was	
				made	
	Person Who Was Paid				
		<u></u>			
	Number Street				
	City State Zip Code				
	ransfers that you have already listed on this statement.  No Yes. Fill in the details.				
		Description and value of any	Describe any	property or payment	ts Date transfe
		•			
		property transferred	received or d		was mage
		property transferred	received or of exchange	acoto paid iii	was made
		property transferred	exchange	Jests paid iii	was made
	Person Who Received Transfer	property transferred		ests paid iii	was made
	Person Who Received Transfer	property transferred		iests paid iii	was made
	Person Who Received Transfer  Number Street	property transferred		iests paid iii	was made
		property transferred		acuts paid iii	was made
		property transferred		acuts paid iii	was made
	Number Street	property transferred		acuts paid iii	was made
	Number Street  City State Zip Code	property transferred		acuts paid iii	was made
	Number Street	property transferred		acuts paid iii	was made
	Number Street  City State Zip Code Person's relationship to you	property transferred		acute para ili	was made
	Number Street  City State Zip Code	property transferred		acuts paid iii	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer	property transferred		acuts paid iii	was made
	Number Street  City State Zip Code Person's relationship to you	property transferred		acuts para iii	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer	property transferred		acuts para iii	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer	property transferred		acuts para iii	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street	property transferred		acuts para iii	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street	property transferred		Acute para ili	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code	property transferred		Acute para ili	was made
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code		exchange		
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you		exchange		
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)		exchange		
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)		exchange		
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)		exchange		
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)		exchange		are a beneficiary?
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)	id you transfer any property to a self-settl	exchange		are a beneficiary?
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)	id you transfer any property to a self-settl	exchange		are a beneficiary?
	Number Street  City State Zip Code Person's relationship to you  Person Who Received Transfer  Number Street  City State Zip Code Person's relationship to you  Within 10 years before you filed for bankruptcy, di These are often called asset-protection devices.)	id you transfer any property to a self-settl	exchange		are a beneficiary?

Doc 1 Filed 07:25/16 Entered 07:25/16 Add:42:40 Desc Main

Page 53 of 64 List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Type of account or Last 4 digits of account Last balance Date number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Citv State Zip Code Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? Name of Financial Institution Name Number Street Street Number City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details.

	Who else had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility	Name		☐ No
Number Street	Number Street	_	Yes
	City State Zip Code	<del>-</del>	
City State Zip Code	<u> </u>		

Debtor '	First Name Middle Name	Filed 07/25/16 Entered @7/2 Document Page 54 of 64	5 <b>ഫ്.</b> ഫ്.42: <u>40 Desc Mai</u> i	1
Part 9:	Identify Property You Hold or Contro	I for Someone Else		
23. Do	you hold or control any property that someon	e else owns? Include any property you borro	wed from, are storing for, or hold in tru	st for someone.
<u> </u>	No Yes. Fill in the details.			
_	Tes. Fill lift the details.	Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
	Number Street			
		City State Zip Code		
	City State 7in Code	Only State Zip Gode		
	City State Zip Code			
Part 10	: Give Details About Environmental Ir	nformation		
For the	purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or local hazardous or toxic substances, wastes, or material is a lateral to the state of th	nto the air, land, soil, surface water, groundwater,		
	including statutes or regulations controlling the clea		our aparete ar utiliza it	
	Site means any location, facility, or property as define or used to own, operate, or utilize it, including dispositions of the control of the		own, operate, or utilize it	
-	Hazardous material means anything an environment	tal law defines as a hazardous waste, hazardous s	substance,	
	toxic substance, hazardous material, pollutant, conta	aminant, or similar term.		
Report	all notices, releases, and proceedings that you know	about, regardless of when they occurred.		
24. Ha	as any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
V	No			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code	, , , , , , , , , , , , , , , , , , , ,		
25. Ha	ave you notified any governmental unit of any re	elease of hazardous material?		
<b>~</b>	No			
	Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of
		Governmental unit	Environmental law, if you know it	notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			

Debto	or 1	EndalinCase 16 First Name	<u>-23724</u>	Doc 1 Middle Name	Filed 07#25/16 Document	Entered @742 Page 55 of 64		bi42: <u>40</u>	<u>Desc Mai</u>	<u>n</u>
26. I	Hav	e you been a party i	n any judicia	l or administra	ative proceeding unde	r any environmental la	w? Include	e settlements	and orders.	
	<b>✓</b>	No Yes. Fill in the details	S.							
					Court or agency		Nature of	f the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			Number Street					Concluded
		•			City State	Zip Code				
Part 1	1:	Give Details Ab	out Your E	Business or	Connections to A	ny Business				
27.	<b>☑</b>	A sole proprietor A member of a l A partner in a pa An officer, direct An owner of at le No. None of the above	r or self-emplo imited liability artnership for, or managi east 5% of the re applies. Go	oyed in a trade, company (LLC ng executive of evoting or equit to Part 12.	y securities of a corporate s below for each busines  Describe the n	vity, either full-time or paership (LLP)  ion  is.  ature of the business  untant or bookkeeper	art-time	Employer Id include Soci EIN: Dates busing	entification nuital Security nun	nber or ITIN.
					Describe the n	ature of the business		include Soci	entification nui ial Security nun	
		Business Name						EIN:		
		Number Street			Name of accou	ıntant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code				From	То	
					Describe the n	ature of the business			entification nui	
		Business Name						EIN:		
		Number Street			Name of acces	ıntant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code	Maine Of accou	ancant or bookkeeper		From	То	

Debtor 1		<u>1 07/25/16 Entered</u> 07/25/116 /ിഷ്.42: <u>40 Desc Main</u>		
	First Name Middle Name Do	cunheinit <sup>me</sup> Page 56 of 64		
	thin 2 years before you filed for bankruptcy, did you giditors, or other parties.  No	ve a financial statement to anyone about your business? Include all financial institutions,		
	Yes. Fill in the details below.			
		Date issued		
	Name	MM/DD/YYYY		
	Number Street			
	City State Zip Code			
Part 12:	Sign Below			
and	correct. I understand that making a false statement, c	fairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a isonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature of Debtor 1	Signature of Debtor 2		
	Date 7/25/2016	Date		
<u> </u>	you attach additional pages to Your Statement of Fina No Yes	ancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?		
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?				
Did y	you pay or agree to pay someone who is not an attorn	ey to help you fill out bankruptcy forms?		
	you pay or agree to pay someone who is not an attorne	ey to help you fill out bankruptcy forms?		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

## The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

## Case 16-23724 Doc 1 Filed 07/25/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 07/25/16 11:42:40 Desc Main Page 58 of 64

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee	
+	\$75	administrative fee	
	\$200	filing fee	

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

# Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

# Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main UNITED STATES BANKBURTCY GOURT Northern District of Illinois

In re:	Brown, Endalin	Case No.			
	Debtor(s)				
		Chapter. Cha	pter13		
	VERIFICATION OF CREDITOR MATRIX				
	VERTICATION OF GREDITOR MATRIX				
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowled				
Data	7/05/0040	/a/ Dancer Cardalia			
Date:	7/25/2016	/s/ Brown, Endalin  Brown, Endalin			

Signature of Debtor

Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Document Page 62 of 64

VERIZON NATIONAL RECOVERY P.O. BOX 26055 MINNEAPOLIS , MN 55426 USA

MONTEREY FINANCIAL SVC 4095 AVENIDA DE LA PLATA OCEANSIDE , CA 92056 USA

CCI 501 Greene Street # 302 Augusta , GA 30901 USA

CREDENCE RESOURCE MANA PO Box 2268 Southgate , MI 48195 USA

I C SYSTEM INC PO BOX 64378 SAINT PAUL , MN 55164 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

NTL ACCT SRV 1246 University # 421 Saint Paul , MN 55104 USA

CONVERGENT OUTSOURCING 800 SW 39TH ST RENTON , WA 98057 USA

CAINE & WEINER PO BOX 5010 WOODLAND HILLS , CA 91365 USA

NTL ACCT SRV 1246 University # 421 Saint Paul , MN 55104 USA

CREDITORS COLLECTION B 755 ALMAR PKWY BOURBONNAIS, IL 60914 USA

City of Chicago Department of Revenue 121 North LaSalle Street Chicago , IL 60602 USA

## Case 16-23724 Doc 1 Filed 07/25/16 Entered 07/25/16 11:42:40 Desc Main Document Page 64 of 64

Linebarger Goggan Blair & Sampson LLP Po Box 6152 Chicago , IL 60606 USA

Arnold Scott Harris PC 111 W Jackson # 600 Chicago , IL 60604 USA

Illinois Department of Human & Family Services 509 S. 6th St. Springfield , IL 62701 USA

Duvera Financial 1910 Palomar Point Way # 101 Carlsbad , CA 92008 USA

Bank of America Po Box 26078 Greensboro , NC 27420 USA

Chase Bank P.O. Box 659732 San Antonio , TX 78265 USA

Snap Finance LLC PO Box 26561 Salt Lake City , UT 84126 USA